

WHAT IS CLAIMED IS:

1           1.       A system for generating accounting data, comprising:  
2           an information collecting means for collecting expense  
3           information including purchasing instrument information  
4           obtained by a settlement process of a business transaction using  
5           a purchasing instrument capable for payment; and  
6           a data generating means for generating accounting data of  
7           a user of said purchasing instrument or a accounting summary of  
8           a household of said user.

1           2.       The system for generating accounting data according  
2           to claim 1, wherein: said purchasing instrument is a debit card  
3           issued by a banking institution.

1           3.       The system for generating accounting data according  
2           to claim 1, wherein:  
3           said expense information includes account information of  
4           a banking institution where said user or said household has an  
5           account; and  
6           said data generating means conducts a calculating process  
7           and an editing process to said expense information and generates  
8           said accounting data.

1           4.       The system for generating accounting data according  
2           to claim 1, further comprising a sending means for sending said  
3           accounting data to a predetermined receiving terminal through a  
4           communication line.

1           5.       The system for generating accounting data according  
2           to claim 1, wherein said information collecting means is provided

3 in said banking institution and receives said expense information  
4 from a computer accumulating said expense information through a  
5 communication line.

1 6. The system for generating accounting data according  
2 to claim 1, wherein said information collecting means collects  
3 income information and said data generating means generates said  
4 accounting data of said user or said household account summary  
5 of said household of said user based on said expense information  
6 and said income information.

1 7. The system for generating accounting data according  
2 to claim 4, further comprising a household account book data  
3 generating means for generating a household account book data  
4 based on said accounting data generated by said data generating  
5 means wherein said sending means sends said household account book  
6 data to a predetermined facsimile through said communication  
7 line.

1 8. The system for generating accounting data according  
2 to claim 4, wherein said information collecting means is provided  
3 in said banking institution and receives said expense information  
4 from a computer accumulating said expense information through a  
5 communication line.

1 9. The system for generating accounting data according  
2 to claim 4, wherein said receiving terminal generates a accounting  
3 book data based on said accounting data received from said  
4 communication line.

1 10. The system for generating accounting data according

2 to claim 4, wherein said communication line includes Internet.

1 11. The system for generating accounting data according  
2 to claim 4, wherein said receiving terminal is an information  
3 processing apparatus provided in said household of said user.

1 12. The system for generating accounting data according  
2 to claim 4, wherein said receiving terminal is an output terminal  
3 provided in said banking institution or an automated transaction  
4 apparatus including a receiving function for receiving said  
5 accounting data.

1 13. A method for generating accounting data, comprising  
2 steps of:

3 (a) step for collecting expense information including  
4 purchasing instrument information obtained by a settlement  
5 process of a business transaction using a purchasing instrument  
6 capable for payment; and

7 (b) step for generating accounting data of a user of the  
8 purchasing instrument or a accounting summary of a household of  
9 said user.

1 14. The method for generating accounting data according  
2 to claim 13, wherein:

3 said expense information includes account information of  
4 a banking institution where said user or said household has an  
5 account; and

6 said step (b) conducts a calculating process and an editing  
7 process to said expense information and generates said accounting  
8 data.

1       15.     A computer-readable recording medium recorded with  
2     a program for causing a computer to generate accounting data,  
3     comprising codes of:

4       (a) code for collecting expense information including  
5     purchasing instrument information obtained by a settlement  
6     process of a business transaction using a purchasing instrument  
7     capable for payment; and

8       (b) code for generating accounting data of a user of said  
9     purchasing instrument or a accounting summary of a household of  
10    said user.

1       16.     The computer-readable recording medium according to  
2     claim 15, wherein:

3       said expense information includes account information of  
4     a banking institution where said user or said household has an  
5     account; and

6       said code (b) conducts a calculating process and an editing  
7     process to said expense information and generates said accounting  
8     data.